

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

**IN THE MATTER OF:**

Mary A Krutsch

CHAPTER 13

CASE NO. 18-55881-PJS

JUDGE PHILLIP J SHEFFERLY

Debtor

/

**TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN**

**Now Comes** the Chapter 13 Trustee, KRISPEN S. CARROLL, and files her objections pursuant to E.D. Mich. LBR 3015-3(a) and opposes confirmation of the Chapter 13 Plan where it does not comply with Bankruptcy Code provisions, 11 U.S.C. §§ 1325, 1322, other applicable provisions of Title 11 Chapter 13 and Local Bankruptcy Rules, as follows:

1. Trustee requires debtor provide copies of all 2018 W-2s/1099s, upon receipt, and a copy of the 2018 income tax return, when filed.
2. Trustee objects to debtor counsel's failure to submit a Payment Order within 14 days after filing the Chapter 13 Petition in compliance with E. D. Mich. LBR 1007-1(c). Based upon debtor's sources of income, Trustee requires debtor counsel to provide the appropriate order excusing and allowing for payments to be paid by ACH and for the debtor to immediately provide the documents necessary to effectuate the same.
3. Trustee requests that debtor counsel file an amended Plan to correct the election in Section II.C. to prorate the income tax refunds consistent with the prorated refunds on Schedule I.
4. Trustee questions debtor's valuation of the real property on Schedule A and requests a recent real property tax bill with State Equalized Value statement and any other documentation upon which debtor relies, as it may affect the best interest

of creditors pursuant to 11 U.S.C. § 1325(a)(4).

5. Trustee objects to debtor's failure to disclose a potential claim/cause of action relating to a 2017 car accident on Schedule B. Trustee requests amendment of same.
6. Trustee questions the valuation and requests information and documents underlying the Potential Personal Injury lawsuit disclosed on Schedule B, including any complaint, answer and Scheduling Order. Trustee requires debtor remit all proceeds, if any, to the Chapter 13 Trustee for the benefit of debtor's creditors. Where debtor testified at the §341 First Meeting of Creditors, that the lawsuit has been filed, Trustee requests debtor amend Schedule B and Statement of Financial Affairs paragraph 9.
7. Trustee questions the valuation of debtor's stock ownership and requests documentation of same.
8. The Trustee objects to the inconsistent statements regarding amount of attorney fees in debtor's 2016(b) statement and the Plan of Reorganization. Without this information, your Trustee is unable to properly administer this proceeding.

**Wherefore**, the Chapter 13 Trustee prays this Honorable Court deny confirmation of the debtor's Chapter 13 Plan.

Dated: January 22, 2019

OFFICE OF THE CHAPTER 13 TRUSTEE -DETROIT  
KRISPEN S. CARROLL, CHAPTER 13 TRUSTEE

/s/ MARGARET CONTI SCHMIDT

Krispen S. Carroll (P49817)

Margaret Conti Schmidt (P42945)

719 Griswold Street, Ste 1100

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**CERTIFICATE OF MAILING**

I hereby certify that on the date indicated below, I electronically filed TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

BABUT LAW OFFICES PLLC  
700 TOWNER STE 1  
YPSILANTI, MI 48198-5757

and I hereby certify that I have mailed by United States Postal Service the above mentioned documents to the following non-ECF participants:

Mary A Krutsch  
1702 Washington Avenue  
Jackson, MI 49203

January 22, 2019

/s/ Shannon Horton \_\_\_\_\_

SHANNON HORTON

For the Office of the Chapter 13 Trustee-Detroit

719 Griswold Street, Ste 1100

Detroit, MI 48226

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